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|               |   |                                      |
|---------------|---|--------------------------------------|
| NANCY NALBONE | : | UNITED STATES BANKRUPTCY COURT       |
|               | : | DISTRICT OF NEW JERSEY               |
|               | : |                                      |
| Debtors       | : | CASE NO. 18-20286                    |
|               | : | CHAPTER 13                           |
|               | : |                                      |
|               | : | ORAL ARGUMENT: Waived unless opposed |
|               | : | Hearing Date:                        |

#### AMENDED APPLICATION FOR AN ORDER APPROVING LOAN MODIFICATION

The Debtor, Nancy Nalbhone, in the above-captioned case, through their attorney, seeks an Order approving a loan modification. The debtors seek the above for the following reasons:

- 1) A voluntary petition under Chapter 13 of the Bankruptcy Code was filed by the Debtors in 2018. The case has not been confirmed.
- 2) Midfirst has offered to modify the Debtors' loan by incorporating the arrears into the principal balance.
- 3) The terms of the loan modification are outline in the attached certification and exhibit.

WHEREFORE, on behalf of the debtor(s) Nancy Nalbhone, I respectfully request an order authorizing the modification of the Debtors' mortgage loan with Midfirst.

/s/ Peter Zimnis